

**REMARKS/ARGUMENTS**

Claims 1-3, 5-8, 11-14, 16-18, 20-26, 28-32 and 34-42 were pending. Claim 14 has been amended to correct a minor typographical error. In particular, claim 14 has been amended to change "payer" to "payor" for consistency with other claims. New claims 48 and 49 are hereby added. Therefore, upon entry of this amendment, which is respectfully requested, claims 1-3, 5-8, 11-14, 16-18, 20-26, 28-32, 34-42 and 48-49 will be pending.

The claims were subjected to an election requirement. Specifically, it was stated that the claims are directed to the following patentably distinct species based on the drawings:

- 1) Figure 2; and
- 2) Figure 4.

Applicants hereby elect species 1 for prosecution on the merits. In particular, Applicants elect claims 1-3, 5-8, 11, 23-25, 28-29, 36-42 and new claim 48, which are readable on species 1. It is respectfully asserted that independent claim 36, and dependent claims 37-42 are generic to both species. This is clear from added dependent claims 48 and 49, readable on species 1 and 2, respectively. Applicant reserves the right to file a divisional application to pursue prosecution of the non-elected species if necessary.

**CONCLUSION**

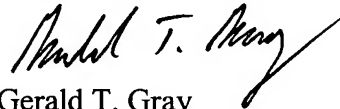
In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

Appl. No. 10/727,303  
Amdt. dated March 10, 2005  
Reply to Office Action of February 10, 2005

PATENT

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 925-472-5000.

Respectfully submitted,



Gerald T. Gray  
Reg. No. 41,797

TOWNSEND and TOWNSEND and CREW LLP  
Two Embarcadero Center, Eighth Floor  
San Francisco, California 94111-3834  
Tel: 925-472-5000  
Fax: 415-576-0300  
Attachments  
GTG:sea  
60439800 v1